

Certificate of Service Page 1 of 5
Form 3015-1 - Chapter 13 Plan
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
FERGUS FALLS DIVISION

In re:
Andrew G. Olson
Kara L. Olson

CHAPTER 13 PLAN

Dated: **07/08/2011**

Case No. **11-60653**

Debtor
In a joint case,
debtor means debtors in this plan.

1. DEBTOR'S PAYMENTS TO TRUSTEE --

- a. As of the date of this plan, the debtor has paid the trustee _____.
- b. After the date of this plan, the debtor will pay the trustee \$550.00 per month for 60 months, beginning within 30 days after the order for relief for a total of \$33,000.00. The minimum plan length is ☒ 36 or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee _____
- d. The debtor will pay the trustee a total of \$33,000.00 [line 1(a) + line 1(b) + line 1(c)].

- 2. PAYMENTS BY TRUSTEE --** The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$3,300.00 [line 1(d) x .10].
- 3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] --** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

| Creditor | Monthly Payment | Number of Months | Total Payments |
|----------|-----------------|------------------|----------------|
| TOTAL | | | \$0.00 |

- 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] --** The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

| Creditor | Description of Property |
|----------|-------------------------|
|----------|-------------------------|

- 5. CLAIMS NOT IN DEFAULT --** Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

| Creditor | Description of Claim |
|----------|----------------------|
|----------|----------------------|

- 6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] --** The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. ALL FOLLOWING ENTRIES ARE ESTIMATES. The trustee will pay the actual amounts of default.

| Creditor | Amount of Default | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|----------|-------------------|-----------------|----------------------|--------------------|----------------|
| TOTAL | | | | | \$0.00 |

- 7. CLAIMS IN DEFAULT [§ 1322(b)(3) and (5) and § 1322(e)] --** The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. ALL FOLLOWING ENTRIES ARE ESTIMATES, EXCEPT FOR INTEREST RATE.

| Creditor / Amount of Default | Int. rate (if applicable) | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|------------------------------|---------------------------|-----------------|----------------------|--------------------|----------------|
|------------------------------|---------------------------|-----------------|----------------------|--------------------|----------------|

DISTRICT OF MINNESOTA
FERGUS FALLS DIVISIONDebtor(s): **Andrew G. Olson**
Kara L. Olson

TOTAL \$0.00

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS** [§ 1325(a)(5)] --The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

| Creditor / Claim Amount | Secured Claim | Int. Rate | Beg. in Month # | (Monthly Payment) | x (Number of Payments) | = Payments on Account of Claim | + (Adequate Protection from ¶ 3) | = TOTAL PAYMENTS |
|------------------------------------|------------------|--------------|--------------------|----------------------|---------------------------------|---|---|------------------------|
| Avanti Federal Credit Union | | | | | | | | |
| \$11,081.93 | \$4,000.00 | 8.59% | 3 | Pro-Rata | 33 | \$4,572.09 | | \$4,572.09 |
| Home Federal Bank | | | | | | | | |
| \$8,868.23 | \$8,868.23 | 7.75% | 3 | Pro-Rata | 33 | \$10,003.44 | | \$10,003.44 |
| TOTAL | | | | | | | | \$14,575.53 |

9. **PRIORITY CLAIMS** -- The trustee will pay in full all claims entitled to priority under § 507, including the following. THE AMOUNTS LISTED ARE ESTIMATES. The trustee will pay the amounts actually allowed.

| Creditor | Estimated Claim | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|--------------------------|--------------------|--------------------|-------------------------|-----------------------|-------------------|
| a. Attorney Fees | | | | | |
| Madlom Law Office | \$1,275.00 | Pro-Rata | 1 | 3 | \$1,275.00 |
| b. Domestic Support | | | | | |
| c. IRS | | | | | |
| Internal Revenue Service | \$1,150.00 | Pro-Rata | 3 | 33 | \$1,150.00 |
| d. MN Dept. of Rev. | | | | | |
| e. Other: | | | | | |
| f. TOTAL | | | | | \$2,425.00 |

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** -- In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: See below
The trustee will pay the allowed claims of the following creditors. ALL ENTRIES BELOW ARE ESTIMATES.

| Creditor / Description | Interest Rate (if any) | Claim Amount | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|---------------------------|------------------------------|-----------------|--------------------|-------------------------|-----------------------|-------------------|
| TOTAL | | | | | | \$0.00 |

11. **TIMELY FILED UNSECURED CREDITORS** -- The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$12,699.47 [line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f) and 10(c)].
- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$7,081.93.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$113,825.92.
- c. Total estimated unsecured claims are \$120,907.85 [line 11(a) + line 11(b)].
12. **TARDILY-FILED UNSECURED CREDITORS** -- All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claims were tardily filed.

13. OTHER PROVISIONS -- The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

MN Special Provision

Debtors shall make payments as called for by this repayment Plan directly to Mr Kyle Carlson, Trustee, 2900 Momentum Place, Chicago, IL 60689-5329. The effective date of this Plan shall be the day the Plan is docketed with the Bankruptcy Court. The Debtors reserve the right to cure any default under this Plan within 30 days of the default. Debtors pledge all disposable income for the duration of the Plan.

The Debtors shall send the Trustee each year during the Chapter 13 Plan copies of their federal and state income tax returns at the time they are filed. The Debtors shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000 plus any earned income creditor (EIC). Any remaining amounts shall be turned over to the Chapter 13 Trustee as additional plan payments.

14. SUMMARY OF PAYMENTS --

| | |
|------------------------------------|-------------|
| Trustee's Fee [Line 2] | \$3,300.00 |
| Home Mortgage Defaults [Line 6(d)] | \$0.00 |
| Claims in Default [Line 7(d)] | \$0.00 |
| Other Secured Claims [Line 8(d)] | \$14,575.53 |
| Priority Claims [Line 9(f)] | \$2,425.00 |
| Separate Classes [Line 10(c)] | \$0.00 |
| Unsecured Creditors [Line 11] | \$12,699.47 |
| Total [must equal Line 1(d)] | \$33,000.00 |

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Bruce L. Madlom
 Bar no. N.D. 04716
 Madlom Law Office
 1330 Gateway Dr. S.W.
 P.O. Box 9693
 Fargo, ND 58106-9693
 (701) 235-0505

/s/ Andrew G. Olson
 Andrew G. Olson
 Debtor

/s/ Kara L. Olson
 Kara L. Olson
 Debtor (if joint case)

Certificate of Service Page 4 of 5
 United States Bankruptcy Court
 District of Minnesota

In re:
 Andrew G. Olson
 Kara L. Olson
 Debtors

Case No. 11-60653-DDO
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-6

User: kim
 Form ID: pdf008

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jul 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2011.

db/jdb +Andrew G. Olson, Kara L. Olson, 2780 36th St. S. #110, Moorhead, MN 56560-8179
 aty +Craig Richie, Attorney at Law, 203 8th St. S., Fargo, ND 58103-1824
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 cr +Bruce Madlom, Madlom Law Office, P.O. Box 9693, Fargo, ND 58106-9693
 59421404 ACS, PO Box 7051, Utica, NY 13504-7051
 59421405 Altru Health System, P.O. Box 3045, Milwaukee, WI 53201-3045
 59421406 +Avanti Federal Credit Union, PO Box 534, Watertown, SD 57201-0534
 59421408 +++BONNIE OLSON, 3241 230TH ST, LAKE BRONSON MN 56734-9444
 (address filed with court: Bonnie Olson, R2 Box 60B, Lake Bronson, MN 56734)
 59421407 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
 59421409 Bostwick Laboratories, Inc., PO Box 406, Frmingdale, NY 11735-0406
 59421410 +Brown Clinic, 506 1st Ave. SE, Watertown, SD 57201-4499
 59421411 Capital One, PO Box 60599, City of Industry, CA 91716-0599
 59421412 +Check & Go, 913 9th Ave. SE, Watertown, SD 57201-4960
 59421413 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
 59421414 Credit Collections Bureau, PO Box 90508, Sioux Falls, SD 57109-0508
 59421415 +Diagnostic Radiology Associates, 801 Broadway North, Fargo, ND 58102-3641
 59421417 +Dollar Loan Center, 105 9th Ave. SE, Watertown, SD 57201-4843
 59421418 +EZ Payday, 400 9th Ave. SE, Watertown, SD 57201-5140
 59433326 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
 59421419 Firstmark Services, SELF Loan Program, PO Box 25410, Woodbury, MN 55125-0410
 59421420 +Gentry Finance, 101 E. Kemp Suite C, Watertown, SD 57201-3685
 59421422 +HSBC, Attn Bankruptcy Dept, PO Box 5213, Carol Stream, IL 60197-5213
 59421421 Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
 59421423 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114-0326)
 59421424 +KK Pathan MD FACS, 901 4th St. NW Suite 215, Watertown, SD 57201-1567
 59421426 LCM Pathologists, PO Box 5134, Sioux Falls, SD 57117-5134
 59421425 +Larry Jerde, 525 5th St. SE, Watertown, SD 57201-4940
 59421427 +Money Lenders, 519 9th Ave. SE, Watertown, SD 57201-4956
 59421428 +NCB-Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 59421429 NCO Financial Systems, PO Box 12100, Trenton, NJ 08650-2100
 59421430 Prairie Lakes Health Care, PO Box 1210, Watertown, SD 57201-6210
 59421432 Sanford, PO Box 90508, Sioux Falls, SD 57109-0508
 59421431 Sanford, PO Box 5074, Sioux Falls, SD 57117-5074
 59421433 +Sioux Valley FCU, PO Box 344, Watertown, SD 57201-0344
 59421434 +Sioux Valley FCU Coop, PO Box 344, Watertown, SD 57201-0344
 59421435 +Surety Finance, 25 9th Ave. SE, Watertown, SD 57201-4841
 59421436 +TRS Recovery Services, Inc., 5251 Westheimer, Houston, TX 77056-5412
 59421438 +Watertown Anesthesia, 1201 Mickelson Dr Ste 2, Watertown, SD 57201-7253
 59421439 +Watertown Municipal Utilities, 901 Fourth Ave. SW, Watertown, SD 57201-4106
 59421440 +Wells Fargo Education Financial Services, PO Box 5185, Sioux Falls, SD 57117-5185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: mdor.bkysec@state.mn.us Jul 08 2011 21:27:40 Minnesota Department of Revenue,
 Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jul 08 2011 21:28:06 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59421416 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 08 2011 23:54:50 Discover, PO Box 30395,
 Salt Lake City, UT 84130-0395
 59425303 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 08 2011 23:54:50 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 59421437 E-mail/Text: bnc@ursi.com Jul 08 2011 21:28:07 United Recovery Systems, inc., PO Box 722929,
 Houston, TX 77272-2929

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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Page 2 of 2
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Date Rcvd: Jul 08, 2011

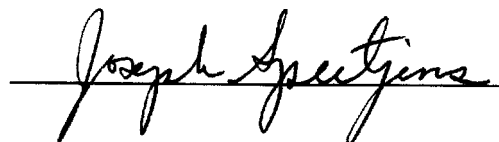
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.